

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: MICHAEL C. MURGO

Case No: 18-17886 CMG
Chapter 13
Judge: Christine M. Gravelle

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Albert Russo, Standing Chapter 13 Trustee, in this case proposes a compromise, or to settle a claim and/or action, as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later than 7 days before the hearing date.

Address of the Clerk:
Clarkson S. Fisher US Courthouse
402 East State Street
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on October 6, 2021 at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 3, 402 East State Street, Trenton, NJ (hearing to be scheduled for at least 28 days from the date of the filing of this notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Debtor has filed a Motion to Allow Case to Close Early based upon payment in full earlier than the confirmed length of plan. The Trustee disputes completion of the plan as proposed.

Pertinent terms of settlement: Resolution is for debtor to make additional payments as follows:
\$26,570 paid to date (41 mo) and an additional \$200 per month for 8 months beginning 10/1/21.

Objections must be served on, and requests for additional information directed to:

Name: Albert Russo, Standing Chapter 13 Trustee

Address: 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

Telephone No: 609-587-6888

In re:
Michael C. Murgo
Debtor

Case No. 18-17886-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 08, 2021

User: admin
Form ID: pdf905

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | Michael C. Murgo, 98 Oak Ridge Pkwy, Toms River, NJ 08755-4102 |
| 517466063 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019 |
| 517604914 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 517596357 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517466069 | Citi Preferred Card, PO Box 6004, Sioux Falls, SD 57117-6004 |
| 517466073 | + Tamar Toradze, 25 Rockledge Ave, White Plains, NY 10601-1203 |
| 517466075 | Toyota Credit, PO Box 9786, Cedar Rapids, IA 52409-0004 |
| 517466076 | Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004 |
| 517777497 | Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517513050 | + Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 08 2021 20:20:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Sep 08 2021 20:20:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517466065 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 08 2021 20:36:04 | Capital One, PO Box 71083, Charlotte, NC 28272-1083 |
| 517466064 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 08 2021 20:36:04 | Capital One, PO Box 6492, Carol Stream, IL 60197-6492 |
| 517466066 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 08 2021 20:35:58 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 517466067 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 08 2021 20:35:58 | Capital One Bank, USA N.A., PO Box 30281, Salt Lake City, UT 84130-0281 |
| 517466068 | Email/Text: clientservices@credit-control.com | Sep 08 2021 20:20:00 | Central Loan Admin, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 517466070 | Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 08 2021 20:36:06 | Citi Simplicity Card, PO Box 6500, Sioux Falls, SD 57117-6500 |
| 517588485 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Sep 08 2021 20:36:13 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493 |
| 517466072 | Email/Text: PBNCNotifications@peritussservices.com | Sep 08 2021 20:20:00 | Kohls/Capital One, N56W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 |
| 517609271 | Email/PDF: resurgentbknofications@resurgent.com | | |

District/off: 0312-3

User: admin

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Date Rcvd: Sep 08, 2021

Form ID: pdf905

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| | | | |
|-----------|---|----------------------|--|
| | | Sep 08 2021 20:36:00 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517590200 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 08 2021 20:20:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517466074 | Email/Text: bankruptcy@td.com | Sep 08 2021 20:20:00 | TD Bank, PO Box 84037, Columbus, GA 31908-4037 |
| 517594799 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Sep 08 2021 20:36:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517515018 | *+ | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517534434 | *+ | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517466071 | ## | Jessica Murgo, 401 Anthony Ave, Toms River, NJ 08753-7105 |

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2021 at the address(es) listed below:

| Name | Email Address |
|------------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| John Michael McDonnell | on behalf of Debtor Michael C. Murgo jmcdonnell@mchfirm.com |
| Rebecca Ann Solarz | on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 6